

ABSTRACT OF THE DISCLOSURE

[0050] A method, an apparatus, and a system that prevents an unscrupulous person from stealing the identity of another party and using the stolen identity to obtain a transaction device such as a biometric device that is configured to access, for example, a line of credit. In one aspect, a first biometric data of a party is registered (or stored) in a suitable manner with a trusted entity. The first biometric data may be fingerprint data, iris data, retinal data, voice data, or other suitable biometric information associated with a party. The trusted entity, for example, may be the party's bank. A second biometric data (*e.g.*, fingerprint data) is obtained from a person seeking financial credit. The person is prevented from registering a second biometric data (*e.g.*, fingerprint data of the unscrupulous person) that does not match the first biometric data (*e.g.*, fingerprint data of the originally registered individual). This prevents the unscrupulous person from stealing the identity of another party.